

AMERICAN INCOME LIFE
NATIONAL INCOME LIFE
AIL
NILICO

SPOTLIGHT

JANUARY 2007 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL 40 NO 1

The Mediterranean **CRUISE Contest**



- Mediterranean Cruise Contest Details
- Final PVFC Bonus Amounts
- Shoot For A Cure



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life
& National Income Life

Wiping the Slate Clean

Years upon years ago, innkeepers used to keep a tally of the pints and quarts of alcohol consumed by their tenants by chalking marks on a piece of slate behind the bar. At this point in history, paper was not made from wood pulp as it is now, but rather from cotton fibers, making it too costly of a material to use for a bar tab. This tally was kept until the tenant paid his bill, and then the innkeeper wiped the slate clean with a rag, removing all record of a debt owed.

Today, the phrase "wiping the slate clean" has a slightly different meaning. The term now applies to starting over without any of the mistakes or problems of the past, something we have all wished for at least once in our lives. Everyone at some point wishes to have a chance to begin again.

Since we have just started the new year, we now have this exact chance to start again. We can expand on what worked well for us in 2006 and expel what did not.

A related term is "blank slate," which also applies to the new year. Everyone is back to square one at this point, with their year-to-date numbers set at zero. It is a fresh

canvas for you to paint your AIL/NILICO masterpiece — top producer for your Agency, a place on stage at Convention, or maybe even a record-setting year.

Our motto for 2007 is *Right Now*, and the key to this is activity, activity, activity. You have heard it before: you can only reach your goals when you are prepared to work toward them. Later in this issue of *Spotlight*, you will be able to read about the Six Month Mediterranean Cruise Contest we are holding for the first half of 2007. The blank slate gives everyone equal footing with which to begin the contest. Wouldn't it be nice to jump ahead and make everyone else work to catch up with you?

Remember — the best thing about being able to wipe the slate clean is you can change what may have gone wrong previously. 2006 may have been a difficult year for you, but this is your chance to learn from your mistakes and make great things happen. Don't waste this chance to take the risks you may have shied away from before now. Instead, take them *right now!* It is amazing the opportunities you have when you wipe the slate clean.



Dates to Remember

Monday, Feb. 26, 2007
All business and PR credits must be at the Home Office to count for February production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$710,588.16 in bonuses. For more information on the monthly bonuses, turn to Pages 16 and 17.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

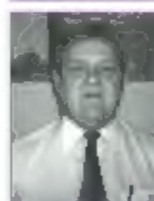
Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Congratulations are in Order!

Brian Allt, a GA with the Inman Satti Agency, achieved \$100,000 of 13-month in force premium.
Sabrina Lloyd, a GA with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.

Record Breaker!



Congratulations to Ken Altizer with the Marc Morton Agency for breaking the YTD Company record for groups. In 2006, Ken signed an amazing 136 groups. The previous record was held by Richard Case with 110 groups.
Great job, Ken!

Thank You, Bo!



As you may know, Bo Gentile has accepted a position with Torchmark as Vice President - Agent Recruiting. We wish him the best of luck with his new position. Thank you for all you have done for AIL/NILICO.

AIL/NILICO Million Dollar Club



We salute Carla Miller of the John Akers Agency. She just became the newest member of the AIL/NILICO Million Dollar Club with her 2006 production. The Million Dollar Club was introduced to reward Personal Producers who produce \$1 million of Net ALP from 1999 forward to the end of a production year. These producers are recognized at the next Convention and receive a \$5,000 bonus check.
Congratulations, Carla! Keep up the fantastic work!

Founder's Club Outstanding Producers

December 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
David Jackson	Tom Williams	4	\$44,956		92.1
Jose Lopes	David Zophin	1	\$0,919	87	
Lily Tchen	David Cohen	3	\$63,331		79.2

▲ Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office
254-761-6400

Web sites
www.ailife.com
www.nilife.com

Recruiting Support:
www.ailife.com/rms
www.ailife.com/recruiting

SPOTLIGHT

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Promoted to 52.5 Percent Supervising Agent

Daniel Armstrong	David Hannan	Joseph Salutric
April Caywood	Michael Kaye	Ron Seigel
Blenda Chinn	Joseph Kessler	Phillip Sharp
Rui Costa	Jeffrey Lozowski	Michael Sheets
Carmine Cupo	Chessa McKay	Soen Sheppard
Andres Diaz	Mathew Mealey	Christine Smith
Martin Flores	Clayton Menezes	Ryan Sweet
Ryan Grant	Robert Michaels	John Warburton
Ryan Hall	Ryan Neel	

Promoted to 55 Percent Supervising Agent

Derrick Cook	Michael Little	Raymond Lopez
Marcelle Griffith	Patricia Longenecker	Manuel Padilla

Promoted to 57.5 Percent General Agent

Andrea Barenholtz	Scott Kuhlen	Justin Phillips	Rene Sanchez
William Chang	Levar Morgan	Earnest Powers	Gabriel Santos
Hope Horne	Matt Pflueger	Dan Reljin	Steven Yahnke

Promoted to 60 Percent General Agent

Renee Jeffries

Promoted to Master General Agent

Julian Glenn	Ryan Nishio	Brenden Stewart
Kirk Kupsky	Siddharth Patel	Michael Vasu
Joel Michael	Robert Shafer	Karen Wade

Promoted to Regional General Agent

David Ackerman	Diane Carrion	Naomi Miller
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Promoted to State General Agent

Micah Cohen	Barry Dillah	Matthew Hogan
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Be Successful Right Now!

We are always proud to announce the accomplishments of members of the AIL/NILICO family. The people featured below have gone above and beyond and have earned their new MGA promotions. They were gracious enough to volunteer their time to speak with *Spotlight* and give their hints, tips, and suggestions for everyone who would like to follow their lead and become MGAs themselves one day.



Larry Bolinske
The Altig-Deley Agency
Promoted to MGA 11/06

"I feel responsible for the families I visit. We have an obligation to take care of them, and when I can find a need of theirs, it makes me feel good. I enjoy helping and making them happy. I love what I do, and I love seeing people. I believe it is important to really love what you do, so this is a perfect fit for me."



Michael Bromberg
The Josh Chalom Agency
Promoted to MGA 11/06

"I believe the best way to build a successful team is through our Child Safe program. This program is our opportunity to not only target our market niche and receive endless leads, but we also get to work near our home bases and protect the families in our area."



Steve Engrav
The Joe Manone Agency
Promoted to MGA 11/06

"There's nothing like AIL/NILICO anywhere. With this Company, you have to be aggressive and active to succeed. Don't sit and wait but, rather, go after whatever you want to achieve right now. And don't just try — do! With a proper go-get-them attitude, you're sure to go for."



Sean Lacroix
The Rick Allig Agency
Promoted to MGA 11/06

"Be sure to learn the system. A lot of successful people used their years of experience to outline that system for us, so it really does pay to learn it and stick with it. You'll learn it can be a roller coaster around here sometimes, but the system will never let you down."



Carl Rudd
The Bill Heath Agency
Promoted to MGA 11/06

"If you do not have it already, develop a strong work ethic. You need that desire to give extra effort and strive for improvement everyday. I can look back now, and I realize driving 1,200 miles a week in the beginning to meet my appointments was really worth it. Just stick with it!"



Michael Vasu
The Surace-Smith Agency
Promoted to MGA 12/06

"Work hard! If you are not immediately successful, work harder, because with all of the tools and talent for us to learn from, it is impossible to not succeed. Have faith in your managers, have faith in the structure, and be coachable. These are the keys to really achieving."

Congratulations!

Individual Producers



1. Wayne Fader
Long Island City, NY



2. Sabrina Lloyd
Edison, NJ



3. Alex Bluhm
Concord, CA



4. Charlie Kolosso
Mansfield, MA



5. Timothy Dawe
Woodridge, IL



6. Benham Halali
Concord, CA



7. Timothy Clark
Cleveland, OH



8. London Burnett
Cleveland, OH



9. Jose Lopes
Framingham, MA



10. Robert Ulreich
Concord, CA

Individual Producers

All-Time Record to Beat
Month: \$62,536 Net ALP Zachary Hart

December Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Wayne Fader	\$29,958	100		Mitchell Duplantis	Marc Rosen
2. Sabrina Lloyd	26,790		77.3	Barry Dillah	Eric Giglione
3. Alex Bluhm	21,075		80.2	Roger Johnson	Jatof-Foti
4. Charlie Kolosso	20,448	100		Zachary Hart	Mathew Hart
5. Timothy Dawe	20,044		74.3	David Wang	Bob Olson
6. Benham Halali	19,148		68.0	Christopher Stephens	Jatof-Foti
7. Timothy Clark	17,340		75.0	Nicholas Zangardi	Surace-Smith
8. London Burnett	17,251		75.8	Travis Moody	Surace-Smith
9. Jose Lopes	17,047	87		Melanie Cohen	David Zophin
10. Robert Ulreich	16,612		84.2	Roger Johnson	Jatof-Foti
11. Steven Stensrud	16,535		81.7	Steven Stensrud	Rick Altig
12. Marinela Achim	16,452		75.6	David Solomonov	Joshua Chalom
13. Allan Gilbert	16,228		78.0		Bob Olson
14. Scott Remmey	15,894		74.7		Eric Giglione
15. Rafique Harris	15,708	98		James Bailey	Slav Bitman
16. Joseph Coarsey	14,880		82.6	Rebecca Klebsch	Joe Manone
17. Joey Kennedy	14,557		72.2	Douglas Bauknecht	Rick Altig
18. Tim McAdams	14,422		82.7	Tim McAdams	Tyrone Conard
19. Amir Sedaghat	14,321		92.5	Amir Sedaghat	Rick Altig
20. Randolph Souliers	13,427		83.0	Randolph Souliers	Rick Altig

▲ Percentage of Net to Gross

All-Time Record to Beat
YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Max Quasem	\$227,858		83.9	Earnest Loveless	David Cohen
* 2. Carla Miller	203,209		78.6	Carla Miller	John Akers
* 3. Timothy Cruise	180,847		84.4		Altig-Orlovic
* 4. Steven Stensrud	177,714		81.7	Steven Stensrud	Rick Altig
* 5. Alex Bluhm	171,322		80.2	Roger Johnson	Jatof-Foti
* 6. Jesse Wise	171,112		84.2	Matthew Hogan	Durhon Oldham
* 7. Robert Ulreich	163,066		84.2	Roger Johnson	Jatof-Foti
* 8. Garret Kun	159,656		80.4	Matthew Melhorn	Fred Hadayia
* 9. Scott Remmey	156,005		74.7		Eric Giglione
* 10. Sabrina Lloyd	155,448		77.3	Barry Dillah	Eric Giglione
11. Lily Tchen	155,284		79.2	Lily Tchen	David Cohen
12. Samantha Chui	151,385		82.5	Samantha Chui	Williams-Williams
13. Jose Lopes	145,726	87		Melanie Cohen	David Zophin
14. Sebastian Kazek	145,547		79.9		Williams-Henderson
15. Daniel Potilechio	136,940		84.5	David Wang	Bob Olson
16. Helen Taylor	136,250		85.5	Harpreet Gujral	Rick Altig
17. Nadia King	135,500		68.3	Nadia King	Altig-Orlovic
18. David Jackson	134,817		92.1		Tom Williams
19. Rudi Camenzind	131,145		94.0	Earnest Loveless	David Cohen
20. Timothy Clark	129,072		75.0	Nicholas Zangardi	Surace-Smith

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

26 Years of Service

John Jatoft

18 Years of Service

Madlyn Woodyard

17 Years of Service

Jerry Hartnett

15 Years of Service

Tom Williams

14 Years of Service

Gregory Partee

12 Years of Service

Gloria Sanchez

11 Years of Service

Kenneth Altizer

10 Years of Service

Rigoberto Pedroza

9 Years of Service

Rudi Camenzind
Erin McKee

8 Years of Service

Albert DiMarco
Bobby Gujral
Krissa Hensley
William Sargent

6 Years of Service

John Akers
Marcus Bautista
DeMario Cooper
Erica Dalager
Vann Durham
David Wang

5 Years of Service

Samuel Cohen
Zachary Hart
Nancy Myers
Ryan Stenglein
Thomas Tulowiecki

4 Years of Service

Lee Croft
Richard Davis
Cyril Desrosiers
Sonny Gurney
Elmore Mundell
Paulo Rosa
Tasha Tucker
Rachelle Valdez

3 Years of Service

Renee Flannery
Samuel LaSala
Paul Mahoney
Devin Phillips
Bradford Powell
Norman Reitz

2 Years of Service

Daryl Barnett
Samantha Chui
Cindy Craven
Dustin Henderscheid
Brendt Kehoe
Todd Krentzel
Minh Ma
Allan Munro
Rajkumar Padmawar
Al Sorisho
Robert Taylor
Sara Thrailkille

1 Year of Service

John Agnew
Daniel Arreola
Luis Bagundo
Louis Beaulieu
Larry Chick
Joanna Chiquist
Sandra Craven
Elizabeth DiBiase
Walter Dow
John Elkins
David Fagoaga
Aunjel Fauchaux
Travis Finley

1 Year of Service (cont.)

Michael Forcier
Jacqueline Frame
Matthew Gonzales
Sandy Harris
Carrie Ho
Matthew Houston
George Lahamedjian
Paul May
Carmen Morse
Alejandra Perez
Susan Richards
Alan Rosen
Katherine Stone-Santos
Farhod Shamsiyev
Leslie Snow
Lacey Stoor
Steve Surace
Troy Tripp
Tracie Uemura
Michael Vasu
Zhejia Wang
Stanley Wendo
Joseph Westfall
Tony Whitcomb
Paul Winslow
Larry Wright

Shoot For A Cure



In 2003, 86 clay shooters in Northern California got together for the first OPEIU/AIL *Shoot For A Cure* Charity Sporting Clays event. Since then, the program has grown — it now includes six yearly events covering twelve states. These events have introduced hundreds of new people across the United States to sporting clays shooting, while raising tens of thousands of dollars for leukemia research.

Shoot For A Cure has partnered with the UFCW Leukemia/Lymphoma Fund, where every dollar raised is used to support the Leukemia and Lymphoma Society's thirty leukemia research facilities nationwide. Because of this research, over 200,000 more people are surviving with leukemia today than were four years ago, and the cure rate has risen to over 86 percent!

Labor unions, outdoor organizations, contractors, business leaders, elected officials, and others from various walks of life are supporting this great cause by attending the *Shoot For A Cure* program — and it is still growing!

National event chairman and AIL PR Representative, Mark Gagliardi, says there are big plans ahead for *Shoot for A Cure*. The goal for 2007 is to raise \$100,000 for the fund and establish

their new Patron Sponsorship program, in which the sponsors' company logos will be displayed on the event's new twenty-foot travel trailer as it tours the country.

The program is win-win for everyone involved. Not only does it allow the attendants help fight for a cure for leukemia, but it also introduces AIL/NILICO to groups who may not have known of us otherwise. According to Mark, the past four years of the event have led to over \$1,260,000 in premium being sold. "These are groups who came to the event and wondered why they hadn't been working with AIL before now. They see we are behind this great program, and it causes them to look at us in a new light."

There are six events planned for 2007 located in California, Texas, Pennsylvania, Michigan and Washington, but Mark plans to do more. Eventually, he would like to add six to ten more events, set up regional and national championships, and strive to raise \$500,000 every year. "This is all very fulfilling," he added. "I feel this is what I was meant to do. It's a beautiful thing because it's great to help the cause, you get to have a lot of fun, and it really brings out the best in people."

To see an event calendar for this year, pictures from past shoots, and other information, as well as sign up for the newsletter, visit *Shoot For A Cure's* website at www.birdslanding.net/SFAC.htm. The website is constantly being updated, so be sure to check back for more news.



UFCW NY/NJ Local Presidents and staff at their Region 1 Conference. AIL/NILICO PR Reps hosted a "shooting clinic."



OPEIU International President Mike Goodwin congratulating Mark Gagliardi on the continued success of *Shoot For A Cure*.



A welcoming sight to everyone attending their areas' events.

The Public Relations F.A.S.T. Track


We are excited to announce the introduction of the PR F.A.S.T. Track Best Performers Practices training manual. This in-depth tool is designed to help our PR Representatives, both new and experienced, explore new markets and learn successful tips on markets they may have only dabbled in before now. Chapters of information include topics such as credit unions, fire departments, law enforcement, fraternal lodges, and veteran groups, to name just a few.

The top Representatives from AIL/NILICO were recruited to help us prepare this book, each speaking on the market area in which they have experienced the most success. Inside are scripts, tips and hints, and two accompanying DVDs containing video presentations from these top Reps.

The PR F.A.S.T. Track was premiered at the 2007 PR Summit this month, and it will be available to order through CAS under the number AC-60. We believe this will be a crucial tool for anyone wishing to be the best PR Rep they can be.

Supervising Agents

1. Taina Lameko
Auckland, NZ



2. Cynthia Sittig
Harrisburg, PA



3. Sarah Worobec
Prince George, BC



December Production **All Time Record to Beat**
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Taina Lameko	\$41,038	\$45,198	94		Jeff Ribman	Steve Friedlander
2. Cynthia Sittig	19,666	22,659		77.5	Scott Keeney	Durhon Oldham
3. Sarah Worobec	18,340	21,417	81		Mathew MacCannell	Rick Altig
4. Greg Stewart	17,188	9,915		72.8	David Wang	Bob Olson
5. Rebecca Rushnok	16,030	24,319		92.1	Simon Arias	Surace-Smith

YTD Production **All Time Record to Beat**
YTD: \$266,978 1st Yr. Mary Ann Gaelic


All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Cynthia Sittig	\$139,151	\$232,153		77.5	Scott Keeney	Durhon Oldham
2. Greg Stewart	132,426	209,368		72.8	David Wang	Bob Olson
3. Dawn McElwain	103,884	193,678		71.7	Jim Bianchi	Durhon Oldham
4. Taina Lameko	96,048	132,547	94		Jeff Ribman	Steve Friedlander
5. Rachel Buser	93,410	200,807		74.5	Matthew Hogan	Durhon Oldham

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents

1. Renee Jeffries
Cleveland, OH




2. Brett Gryska
Rochester, NY



3. Michael Broker
Rochester, NY



4. Joshua Riehl
Denver, CO



5. Laurence King
Raleigh, NC



December Production **All Time Record to Beat**
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Renee Jeffries	\$44,966	\$53,214	89		Simon Arias	Surace-Smith
2. Brett Gryska	37,136	36,549		71.3	Jim Bianchi	Durhon Oldham
3. Michael Broker	31,088	42,222		76.4	Jim Bianchi	Durhon Oldham
4. Joshua Riehl	27,897	29,191		80.3	Steven DiChiaro	Bill Jennings
5. Laurence King	23,704	29,303	88		Jeremy Welch	Slav Bitman
6. Rosa Ngolo-Grubb	22,507	26,771	94		James Bailey	Slav Bitman
7. Todd Sahn	20,931	25,952		71.3	Dorian Oldham	Durhon Oldham
8. Emmanuel Villasenor	18,518	21,267	94		Randy Teyssier	Chris Hernandez
9. Bradley Ellison	17,767	26,447		70.4	Sonny Gurney	Paul Rumbuc
10. Earnest Powers	17,384	19,106	99		Simon Arias	Surace-Smith

YTD Production **All Time Record to Beat**
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Guzman	\$236,792	\$311,422		72.2	Travis Moody	Surace-Smith
* 2. Brett Gryska	231,239	301,271		71.3	Jim Bianchi	Durhon Oldham
* 3. David Goodman	220,589	290,464		72.4	Joshua Goodman	Bill Jennings
* 4. Michael Broker	214,205	306,528		76.4	Jim Bianchi	Durhon Oldham
* 5. Joshua Riehl	212,102	263,393		80.3	Steven DiChiaro	Bill Jennings
6. Thomas VanOsdol	197,704	309,773		71.6	Jim Bianchi	Durhon Oldham
7. Todd Sahn	194,453	241,028		71.3	Dorian Oldham	Durhon Oldham
8. Sara Geiger	173,934	244,267		71.5	Samuel Cohen	Fred Hadayia
9. Beth Snow	170,903	276,422		69.3	Curt Snow	Jatof-Foti
10. Robert Gerdes	162,895	209,635		79.0	Rebecca Klebsch	Joe Manone

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Mediterranean Cruise

Imagine a cruise in the Mediterranean. Gorgeous blue waters, exciting destinations, pleasant accommodations — it is something dreams are made of. That dream can now become a reality with AIL/NILICO's Mediterranean Cruise Contest.

Winners of this contest will spend an incredible week aboard the Norwegian Jewel, one of the world's most luxurious ocean liners, as it travels to locations throughout Europe. After departing from Barcelona on August 26, the ship will tour along the coast of Italy, stopping at some of the country's most beautiful cities. The cruise also includes a stop in the French Riviera before returning back to Spain. Each port promises to be full of once-in-a-lifetime experiences.



Day	Port	Arrive	Depart
Sun	Barcelona	—	7:00 PM
Mon	At Sea	—	—
Tue	Messina	8:00 AM	6:00 PM
Wed	Naples/Pompeii	7:00 AM	6:00 PM
Thu	Rome (Civitavecchia)	7:00 AM	7:00 PM
Fri	Florence/Pisa (Livorno)	7:00 AM	7:00 PM
Sat	Nice (Villefranche)	7:00 AM	3:00 PM
Sun	Barcelona	5:00 AM	—



This cruise promises to be an amazing journey you just can't miss!

Six Month Contest



The Norwegian Jewel provides the best accommodations: 13 different bars and lounges, including a casino, whiskey bar, and cigar bar, 10 scrumptious restaurants, a fitness center, multiple pools and hot tubs, the Bora Bora Health Spa and Beauty Salon, and so much more. Additionally, the contest winners will be staying in staterooms with balconies, so they can enjoy the gorgeous view of the sea.

So, how do you get to attend this incredible dream come true? The top people in the following categories will be eligible to win, based on their business submitted (processed by the Home Office) between *January 1, 2007 and June 30, 2007*. Please note: all winners must meet Company 4-month retention and net to gross requirements in order to become eligible.

SGAs: The top SGA in each category (one winner from Categories 1-6 plus the top new SGA from either Category 7 or 8) based on the average of their percent of Net ALP production growth, their percent of 1st 6-month agent production standard, and their percent of code standard. Each qualifying SGA must have been an SGA for the full 6-month contest period.

RGAs, MGAs, GAs, and SAs: The winners for each rank will be the one with the most Net ALP produced by new Agents coded under them during the 6-month contest period. The minimum of new Agents coded vary for the specific ranks: RGAs must have 25 new Agents coded within the 6 months, MGAs must have 12 new Agents, GAs must have 9, and SAs must have 6. To be considered a code for this contest, the new Agents must have produced \$1,000 of Gross ALP.

Personal Producers: The winners will be the Top 10 personal producers based on Net ALP produced and processed within the 6-month contest duration.

PR Reps: The contest time frame will be one month longer to allow time for printing and mailing. The contest period will be January 1, 2007 through July 31, 2007. The top person in Category A and the top from Category B will be those with the most cards. To be eligible, at least 30 percent of the cards must be from original groups, and the evaluation will be on cards processed by the Home Office within the contest duration. The top PR Rep from Category C will be eligible based on the number of groups submitted. Each group must have a minimum of 50 members and a 3 percent card return in order to count, and at least 30 percent of the groups must be originals.

Your stateroom is waiting for you, so be sure to pump up your activity *Right Now!* Good luck!

Master General Agents

1. Jim Bianchi



Rochester, NY

2. Simon Arias



Cleveland, OH

3. Harjeet Rana



Halifax, NS

4. Jeremy Welch



Raleigh, NC

5. Jeff Ribman



Auckland, NZ

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

December Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$104,461	\$142,737		76.4	Durhon Oldham
2. Simon Arias	81,197	86,342		70.8	Surace-Smith
3. Harjeet Rana	69,129	107,971		77.9	Imran Satti
4. Jeremy Welch	49,492	51,875		70.6	Slav Bitman
5. Jeff Ribman	48,300	48,565		70.0	Steve Friedlander
6. Steven DiChiaro	47,938	53,209		74.9	Bill Jennings
7. Samuel Cohen	45,850	49,267		70.5	Fred Hadayia
8. David Solomonov	44,289	50,149		72.5	Josh Chalom
9. Mitchell Duplantis	43,022	43,023	96		Marc Rosen
10. Sonny Gurney	40,753	43,231		69.0	Paul Rumbuc

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$1,064,783	\$1,439,091		71.9	Bill Jennings
* 2. Harjeet Rana	900,111	1,113,292		77.9	Imran Satti
* 3. Samuel Cohen	886,054	1,026,221		70.5	Fred Hadayia
* 4. Jim Bianchi	757,002	1,206,148		76.4	Durhon Oldham
* 5. Matthew Hogan	691,933	1,094,381		72.8	Durhon Oldham
6. Cheryl Foti	621,916	1,042,235		78.9	Jaroft-Foti
7. Nicholas Zangardi	616,984	809,166		74.7	Surace-Smith
8. Simon Arias	606,264	714,296		70.8	Surace-Smith
9. Travis Moody	545,952	698,866		74.8	Surace-Smith
10. David Wang	520,381	1,020,374		72.6	Bob Olson

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents

1. Jim Bianchi



Rochester, NY

2. Sonny Gurney



Troy, MI

3. Simon Arias



Cleveland, OH

December Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$206,064	\$326,729		76.0	Durhon Oldham
2. Sonny Gurney	135,825	205,669		69.8	Paul Rumbuc
3. Simon Arias	132,133	175,939	89		Surace-Smith
4. Joshua Goodman	74,484	106,448		73.0	Bill Jennings
5. Harjeet Rana	69,086	118,429		79.0	Imran Satti

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$2,822,095	\$4,392,067		76.0	Durhon Oldham
2. Joshua Goodman	1,796,341	2,306,073		73.0	Bill Jennings
3. Sonny Gurney	1,544,734	1,933,279		69.8	Paul Rumbuc
4. David Hausman	1,519,253	2,272,484		72.7	Eric Giglione
5. Nicholas Zangardi	1,052,022	1,274,485		74.7	Surace-Smith

\$Show Me the Money\$

Retention Bonus*		
Qualifier	SGA	Amount
Sabrina Lloyd	Eric Giglione	\$5,090.21
Alex Bluhm	Jatoft-Foti	\$4,004.35
Wayne Fader	Marc Rosen	\$3,894.63
Timothy Dawe	Bob Olson	\$3,551.44
Steven Stensrud	Rick Altig	\$3,460.07
Robert Ulreich	Jatoft-Foti	\$3,322.54
Amir Sedaghat	Rick Altig	\$3,116.11
Allan Gilbert	Bob Olson	\$3,083.34
Benham Halali	Jatoft-Foti	\$3,063.76
Joseph Coarsey	Joe Manone	\$2,976.02
Total Retention Bonus Paid: \$324,215.59		
324 Producers Qualified		

PR Bonus*		
Qualifier	SGA	Amount
Vivian Dwyer	Alt.-Hay/Bitman	\$9,300.00
Erica Dalager	Alt.-Orl.-Ven.	\$8,171.09
Susan Reagan	Altig-Deley	\$6,474.04
Manon Brulotte	Altig-Lyse	\$3,776.50
Bob Dalley	Fred Hadavia	\$3,171.77
Kenneth Altizer	Marc Morton	\$2,908.50
Malka Arony	Steve Hartman	\$2,891.07
Anna Zakharova	Tom Williams	\$2,844.00
Shannon Walker	Rick Altig	\$2,841.00
David Blaisdell	Rick Altig	\$2,530.50
Total PR Bonus Paid: \$97,140.07		
109 PR Reps Qualified		

MGA Bonus*		
Qualifier	SGA	Amount
Jim Bianchi	Durhon Oldham	\$10,841.48
Harjeet Rana	Imran Satti	\$5,643.34
Mitchell Duplantis	Marc Rosen	\$5,288.53
Zachary Hart	Mathew Hart	\$4,597.63
Lawrence Hauck	Steve Friedlander	\$4,421.01
Simon Arias	Surace-Smith	\$4,395.16
Jeff Ribman	Steve Friedlander	\$4,176.00
James Palmes	Torrence Rowell	\$3,538.25
David Solomonov	Josh Chalom	\$3,311.41
Steven Engrav	Joe Manone	\$3,235.06
Total MGA Bonus Paid: \$150,657.12		
83 Managers Qualified		

BR Bonus*		
Qualifier	SGA	Amount
Mitchell Duplantis	Marc Rosen	\$3,894.63
Taina Lameko	Steve Friedlander	\$3,292.76
James Palmes	Torrence Rowell	\$2,708.55
Zachary Hart	Mar Hart	\$2,658.36
Rosa Ngolo-Grubb	Slav Bitman	\$2,042.15
Rachel Arenas	Altig-Orlovic	\$1,889.36
Andrew Bishop	Altig-Orlovic	\$1,645.64
Lovely Johnson	Bob Olson	\$1,575.89
Robert Kanaan	Imran Satti	\$1,568.88
Scott Baker	Steve Jakubczak	\$1,506.47
Total BR Bonus Paid: \$87,925.38		
138 Managers Qualified		

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

PVFC Bonus December

The John Akers Agency	\$300
The Rick Altig Agency	\$13,550
The Altig-Deley Agency	\$2,500
The Altig-Hay Agency	\$2,500
The Altig-Lyse Agency	\$750
The Altig-Orlovic Agency	\$4,400
The Alt.-Orl.-Ven. Agency	\$750
The Altig-Traboulay Agency	\$1,800
The Wes Bangs Agency	\$250
The Slav Bitman Agency	\$1,350
The Gary Bleier Agency	\$450
The Josh Chalom Agency	\$1,400
The David Cohen Agency	\$1,750
The Tyrone Conard Agency	\$800

The Joe Diocedue Agency	\$50
The Jeff Dinocento Agency	\$100
The Roland Fletcher Agency	\$100
The Furer-Whittinghill Agency	\$500
The Eric Giglione Agency	\$2,950
The Mark Hancock Agency	\$200
The Mat Hart Agency	\$750
The Steve Hartman Agency	\$2,550
The Jimmy Isip Agency	\$50
The Steve Jakubczak Agency	\$150
The Jatoft-Foti Agency	\$700
The Bill Jennings Agency	\$450
The Adam Kiss Agency	\$500
The Joe Manone Agency	\$1,400

The Marc Morton Agency	\$250
The Bob Olson Agency	\$550
The David Orrico Agency	\$250
The Marc Rosen Agency	\$500
The Torrence Rowell Agency	\$650
The Paul Rumbuc Agency	\$450
The Imran Satti Agency	\$250
The Surace-Smith Agency	\$400
The Tom Williams Agency	\$1,700
The Williams-Henderson Agency	\$50
The Williams-Williams Agency	\$100
The David Zophin Agency	\$2,500

Total: \$50,650

Three Month PVFC Bonus Total: \$169,150

We would like to thank everyone for making the *PVFC Bonus* a success. Keep up the great work, because while this bonus has ended, January brings the start of the *Activity Booster Bonus*.

ACTIVITY BOOSTER BONUS
30 Appointments + \$2500 ALP in one week
\$100 BONUS

We want to encourage everyone to take full advantage of this new bonus because it promises to be an exciting opportunity.

Each week, Agents qualifying for the bonus by meeting the required 30 appointments and \$2,500 ALP will be able to send in an *Activity Booster Bonus* form with their new business for the week. A \$100 bonus check will then be issued and forwarded with the advances the following week.

\$100 a week for maintaining your activity — what can be better than that?

The *Activity Booster Bonus* will only run through the end of February, so let's get to work *Right Now!*

DECEMBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		75.8	\$215,812	\$229,500	94	\$347,779

DECEMBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Altig-Orlovic		69.9	\$132,965	\$121,250	110	\$196,952

DECEMBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Steve Friedlander		74.0	\$130,874	\$80,000	164	\$218,876
Surace-Smith		72.7	171,118	117,000	146	276,058
Altig-Hay		72.1	85,982	76,000	113	128,260

DECEMBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		76.0	\$50,715	\$28,000	181	\$61,383
Scott Latta		68.6	28,690	19,500	147	28,809

DECEMBER CATEGORY VI

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Marc Rosen	95		\$73,072	\$39,000	187	\$73,073

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		75.8	\$3,070,320	\$2,650,500	116	\$4,770,666

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbuc		71.8	\$1,942,709	\$1,662,000	117	\$2,980,468
Altig-Orlovic		69.9	1,543,182	1,455,000	106	2,569,221

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		72.7	\$2,367,710	\$1,280,100	185	\$3,583,706
Bill Jennings		73.6	1,780,887	1,116,000	160	2,358,065
Imran Satti		74.2	1,540,206	1,038,000	148	2,220,979
Steve Hartman		74.6	1,049,873	804,000	131	1,747,166
Steve Friedlander		74.0	1,086,486	960,000	113	1,987,139

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		71.7	\$587,584	\$522,000	113	\$1,022,404

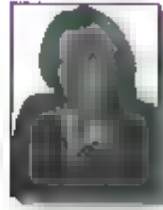
YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		76.0	\$683,206	\$336,000	203	\$851,077
Scott Latta		68.6	438,654	234,000	187	502,955
Steve Jakubczak		78.5	460,218	444,000	104	583,057

YTD CATEGORY VI

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Marc Rosen	95		\$172,541	\$65,000	265	\$186,474
Eric Neal	95		39,602	26,000	152	44,042
A J O'Connor	86		116,947	111,000	105	116,947
James Logan	92		26,212	26,000	101	28,156

PR Manager

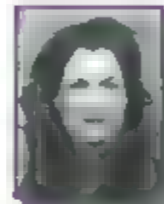


Debbie Enstedt
Winnipeg, MB

Category A



Shannon Walker
Hillsboro, OR



Jacqueline deVooght
Calgary, AB

Category B



Erica Dalager
Sioux Falls, SD



Vivian Dwyer
Glen Allen, VA

Category C



Kenneth Altizer
Nitro, WV



Jerry Hartnett
Columbus, OH

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	57,855	Rick Altig
2. Malka Arony	7,152	HO LA/Hartman
3. James Tasker	3,523	Durhon Oldham

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Shannon Walker	5,561	Rick Altig
2. Jacqueline deVooght	4,773	Rick Altig
3. Malka Arony	4,276	HO LA/Hartman
4. David Blasdell	3,616	Rick Altig
5. Leo VanDenBussche	3,090	Rick Altig

Category B	No. Cards	SGA
1. Erica Dalager	11,238	Alt.-Orl.-Venc.
2. Vivian Dwyer	8,553	Altig-Hay/Bitman
3. Manon Brulotte	3,946	Altig-Lyse
4. Darrell Dorey	3,015	Imran Satti
5. Susan Cooksey	1,623	HO PR DC

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kenneth Altizer	20	Marc Morton
2. Jerry Hartnett	13	Marc Morton
3. Rachelle Valdez	8	Altig-Orlovic
4. William Slocum	8	Fred Hadayia
5. John Wagner	7	Steve Jakubczak

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	265,950	Rick Altig
*2. Malka Arony	76,916	HO LA/Hartman
3. James Tasker	58,112	Durhon Oldham

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	30,409	HO LA/Hartman
*2. Brenda DiSomma	24,168	Eric Giglione
3. Timothy Farr	21,156	Paul Rumbac
4. Charles Hill	21,029	Jatost-Foti
5. Mark Gagliardi	19,941	Jatost-Foti

Category B	No. Cards	SGA
*1. Erica Dalager	27,310	Alt.-Orl.-Venc.
*2. Vivian Dwyer	26,405	Altig-Hay/Bitman
3. Kelvin Muggerridge	20,318	Steve Fricquander
4. Darrell Dorey	14,520	Imran Satti
5. Mario Soljan	12,317	Steve Fricquander

All Time PR Group Production Record
YTD: 136 groups Kenneth Altizer

Category C	Groups	SGA
*1. Kenneth Altizer	136	Marc Morton
*2. Richard Case	85	Surace-Smith
3. Cheryl Cook	79	Durhon Oldham
4. Jerry Hartnett	76	Marc Morton
5. Krissa Hensley	66	Surace-Smith

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Contributed \$5,000 to *UWUA Operation Family Reunion*.
- Presented \$1,500 to the *Coalition of Black Trade Unionists' International Convention*.
- Donated \$5,000 to *Labor-Management Cooperation Committee of Building and Construction Trades Department*.
- Gave \$1,000 to *Operation Noel Solidaire*.
- Presented \$5,000 to *FLOC Convention 2006* for an ad in the *2006 Constitutional Convention*.
- Donated \$5,000 to *LCLAA* for the *2006 General Operation Contribution*.
- Contributed \$10,000 to the *Steelworkers Charitable and Education Organization*.
- Gave \$5,000 to the *National Workrights Institute*.

The Mark Hancock Agency

- Contributed \$100 to the *Central Indiana Jobs with Justice for the Annual Grinch Party*.

The Jatoft-Foti Agency

- Gave \$350 to the *Alfred Zampa Memorial Bridge Crab Feed*.
- Donated \$250 to the *17th Annual UNITY Holiday Party*.
- Gave \$97.40 to *IBT Local 601* for the *Turkey Give-Away*.
- Contributed \$42.99 to *CWA District 9* for the *Pediatric AIDS Event*.
- Donated \$250 to *IBT Retirees Stockton-Modesto* for their Christmas party.
- Presented \$1,000 to *People Helping People* for their Christmas party.
- Gave \$300 to *HERE Local 483* for the striking employees in Monterey.
- Contributed \$400 to the *Northern California Carpenters Regional Council* for a table for *Moosefeed*.
- Donated \$1,000 to *Teamsters Local 439* for their *6th Annual Holiday Dinner*.
- Gave \$150 to *CSA* for toys for disadvantaged children.
- Presented \$100 to *IBT Local 140* for the *25th Annual Christmas Basket*.
- Contributed \$,35 to the *East Bay Chapter CIO* for *Operation Dignity* at the church.
- Donated \$100 to *IBT Local 28* for their Christmas party.
- Gave \$100 to *Iron Worker Local 1118* for their Christmas party.
- Gave \$97.40 to *IBT 100* for their Christmas party.

The Rick Altig Agency

- Donated \$1,051.62 to *IBT Local 77* for the *Fall Unit Conference*.
- Gave \$75 to *USW 5114* for a Christmas party.
- Donated \$54.84 to *Saskatchewan Federation of Labour* for a door prize.
- Contributed \$700 to *TUAC Quebec* for the *Quebec Gala for Leukemia Research*.
- Presented \$150 to *FOF 2485* for their Christmas baskets.
- Gave \$100 to *FOF 2151* for their fundraiser.
- Donated \$200 to *Carpenters Local 700's* Christmas party.
- Contributed \$400 to *Snohomish County* for *Union Hockey Night*.
- Donated \$300 to the *Idaho School Superintendents Association* for their exhibit fair.
- Gave \$500 to the *Pacific Northwest Grants Conference* for their Sponsorship Registration Booth.
- Presented \$100 to the *Canadian Labour Congress* for *Labour Appreciation Night*.
- Contributed \$1,000 to *CEA* for *Operation Christmas Cheer*.
- Donated \$200 to *FOF 2707* for a holiday basket.
- Gave \$100 to the *London Labour Council* for *Seniors for Seniors*.
- Donated \$150 to *FOF 3358* for their Christmas Party.

The Perry Agency

- Contributed \$400 to the *State Union Label Committee* for a table and chairs for their annual meeting.
- Donated \$200 to *Carpenters 1234* for *Toys for Kids*.
- Gave \$200 to *Sheetmetal Workers Local 7* for an ad for their state meeting.
- Contributed \$350 to *SIU Local 79* for a prize in the *Steward's Silent Auction*.
- Presented \$200 to the *CIC of Bay City Michigan* for holiday long baskets.

Total \$48,245.75

Submit your contributions monthly via e-mail to dyannazzo@aillife.com.



FROM THE DESK OF

Scott Smith

Executive Director

Activity, Fate, Destiny

How often do you see those three words in the same sentence? I'm not sure if I have, but here at American Income and National Income, anything is possible.

At AIL/NILICO, your activity can determine both your fate and your destiny. All of your 2007 goals — income, convention, trips, promotions — will be determined by how active you are and how active you can motivate your team to be.

What is activity? Let's be sure everyone understands what I mean by "productive" activity. For a sales agent, productive activity can be defined as any reasonable method to increase your number of sales presentations in a week. For a sales leader, productive activity can include the process associated with increasing your number of productive new agents coded. Either way, it is productive activity that, in the short run, determines the fate of sales agents and, in the long run, the fate of the sales leaders.

Now that we have defined productive activity, let's discuss exactly how to raise your number of presentations a week.

- Obviously, referrals can give you a limitless number of potential presentations.
- Another way to spike your activity includes raising the percentage of presentations you give per appointment booked. This can include sharpening your phone scripts to include an assurance that both the husband and wife will be there. Other assurances you can include would be making sure they set aside 60 minutes for the presentation and there be no distractions to keep them from the appointment. Just try setting a strong appointment and do not accept a cursory yes on the phone.

- Maintain a notebook of the previous day, week, or month's appointment sheets. Chances are, from time to time, you will find yourself making a sale in a neighborhood where you may have had a no show earlier in the past. Orderly record-keeping will help you research additional prior appointments.
- Knock on the wrong door! For a small amount of time spent knocking, you will be surprised how receptive neighbors can be to a no cost benefits plan, if you inject it into the conversation.
- Book on the fly! When traveling between appointments, keep pushing digits on your cell. Try to call everyone within a reasonable geography to where you are headed. Someone will say, "Come see me."
- Don't book the referrals. Wait, what? Don't book the referrals? Instead, when your current appointment gives you a referral, have the person call and book the referral for you. You are sure to gain a stronger presentation that way.
- Go non-traditional. Start generating your own leads in original and aggressive ways. From a desk at a youth hockey game to a booth at a county fair, your SGA has access to marketing materials that can help you garner interest in our product lines.

Activity does not come to you — you have to capture it. These are a few obvious ways to increase your presentations, sales, and income. Sure, your SGA is going to give you a lead packet, but you know you are a top performer when your lead packet becomes your filler

THE WINNING
PUB MARCH THROUGH



Strive for Convention in Puerto Rico

May 15-18, 2008

**RIGHT
NOW**



For complete Convention Qualifications, go to
www.aife.com/Agency/Spotlight/maingtl.htm

Public Relations Bonus

Qualifiers

WINTER

Vivian Dwyer	\$9,300.00
David Dal	\$8,171.09
Susan Reagan	\$6,474.04
Manon Bralotto	\$3,776.50
Bob Dailey	\$3,171.77
Kenneth Altizer	\$2,908.50
Mulka Arony	\$2,891.07
_____	\$2,844.00
_____	\$2,841.00
_____	\$2,530.50
_____	\$2,115.50
Timothy Farn	\$1,965.50
Michelle W	\$1,920.00
Jacqueline deVoight	\$1,913.25
Laura Mackie	\$1,841.53
Terry Hartner	\$1,792.50
Kathleen Loughran	\$1,758.50
AJ Wolf	\$1,748.20
Jenny Wolf	\$1,715.50
Robin Andrade	\$1,698.00
Jenis St. Pierre	\$1,617.00
Rosa Pileggi Spano	\$1,485.15
Laurie Onasch	\$1,378.75
Daryl Baratta	\$1,334.51
Leo Van DenBussche	\$1,285.11
_____ Johnson	\$1,122.00
Marilyn Gonzales	\$1,016.00
Cheryl Cook	\$1,008.25
Darrell Dorey	\$981.00
Churlise Charlton	\$970.50
George Parentoid	\$953.40
Brenda D'Sonima	\$942.80
Charles Hill	\$840.44
Cassandra Robinson	\$839.75
Denise McDonald	\$792.00
_____	\$732.00
Lucie Ueno	\$708.00
Krisna Hensley	\$694.00
Richard Case	\$675.50
Jennifer Cherwynd	\$675.00
Elizabeth Farn	\$648.50
Janice Christie	\$624.00
Christina Diaz	\$600.50
Bennie Billie	\$580.50
Nadi Boudreault	\$549.75
Janice Howard	\$496.50
Rachelie Valdez	\$480.50
Kelly Birtle	\$474.50
William	\$462.50
John Wagner	\$448.00

Susan Gilbert	\$432.00
Steven Orcherton	\$423.00
Sandra Johnson	\$418.50
William Slocum	\$375.75
Suzanne Powers	\$366.00
Brenda Swackar	\$340.04
Mario Solian	\$330.00
Susan Richards	\$328.50
Mary Hinterberger	\$311.25
Richard Suarez	\$309.75
_____	\$307.00
_____	\$306.00
_____	\$275.00
Aislinn Latinskas	\$265.00
Thomas Schrader	\$265.50
Cynthia Lavton	\$261.00
Gabriela Berloni	\$252.55
Susan Cooksey	\$231.50
Sara Thrallkille	\$211.25
Peter Nielsen	\$208.50
Paul Winslow	\$208.50
Recky Curtis	\$127.50
_____	\$127.00
Jenny Stewart	\$112.50
Deborah French-Gorman	\$106.50
Nancy Rising	\$104.50
Timothy Gray	\$101.50

DECEMBER

Total \$97,140.07



MGA Bonus

December Bonus Qualifiers

Jim Bianchi	\$10,841.48	Jason Mayer	\$1,807.36	Charles Vance	\$728.80
Harjeet Rana	\$5,643.34	Sham Valdez	\$1,753.53	Donald Wold	\$721.16
Matchell Duplantier	\$5,388.53	Christopher Stephens	\$1,641.16	Angel Baucheux	\$714.81
Zachary Hart	\$4,997.63	David Ackerman	\$1,567.89	Salvatore Grucchi	\$704.74
Lawrence Hauck	\$4,421.01	Samuel Cohen	\$1,479.75	Andy Walters	\$688.55
Simon Arias	\$4,395.16	Curt Snow	\$1,433.49	William Reeves	\$678.38
Jeff Ribman	\$4,176.00	Robert Harris	\$1,426.28	John West	\$639.30
James Palout	\$3,838.25	Shiva Hollingsworth	\$1,400.40	John McCravy	\$624.13
David Solomonov	\$3,311.34	Dante Muter	\$1,378.86	Matthew Io	\$613.52
Steven Ingrav	\$3,215.06	LaTonya Tucker	\$1,363.76	Vann Durbano	\$558.67
Carey Casbon	\$3,113.34	Amir Sedaghat	\$1,344.62	Eric Graham	\$543.15
Scott Baker	\$3,029.86	Richard Reano	\$1,284.08	Kirk Kupsky	\$540.59
Reuben Wan	\$2,824.56	Melanie Cohen	\$1,278.55	Josua Thomas	\$531.05
Russell Chang	\$2,779.91	Rebecca Klebsch	\$1,263.20	Tim McAdams	\$467.50
James Bailey	\$2,770.98	Mark Bleier	\$1,226.83	Dale Kuntz	\$465.26
Steven DiChiara	\$2,743.47	Byron Pat	\$1,220.92	Trevia Moody	\$388.16
Laura Fisher	\$2,627.46	Matthew Hogan	\$1,193.13	Maxine Moody	\$338.54
Raheem Arenas	\$2,617.71	Tony Fox	\$1,170.19	Hunter Johnson	\$252.87
Arthur Greene	\$2,354.98	Joseph Saygiel	\$1,162.24	Majgard Sukhbanar	\$160.63
David Wang	\$2,335.97	Matthew Laughter	\$1,132.53		
Justin Smith	\$2,331.74	Elaina Bosco	\$1,092.55		
Dorian Oldham	\$2,307.10	Anthony Murter	\$1,080.04		
Mark Gorman	\$2,248.85	Rosanne Landon	\$1,049.94		
Sonny Gurney	\$2,210.23	Preston Foster	\$1,023.05		
Randy Teyssier	\$2,160.72	Cheryl Foti	\$977.75		
Harpreet Gajral	\$2,117.05	Joshua Goodman	\$966.30		
Greg Procter	\$2,109.52	Carla Miller	\$952.30		
Megan Olson	\$2,093.09	Christopher Clark	\$933.28		
Jeremy Welch	\$1,977.88	Susan Schreiner	\$765.29		
Matthew Melhorn	\$1,888.71	Matthew Herrera	\$762.77		
Kelly Pasca	\$1,860.16	Stefan Johansson	\$738.25		
David Hausman	\$1,809.60	Bradford Geddes	\$734.99		

Total \$150,657.12

Retention Bonus

QUALIFIER	BONUS*
Sabrina Lloyd	\$5,090.21
Alex Bluhm	\$4,004.35
Wayne Fader	\$3,894.63
Timothy Dawe	\$3,551.44
Steven Stensrud	\$3,460.07
Robert Ulrich	\$3,322.54
Anir Sedaghat	\$3,316.11
Allan Gilbert	\$3,083.34
Benham Halal	\$3,063.76
Joseph Coarsey	\$2,976.03
Randolph Soulers	\$2,964.68
Timothy Clark	\$2,947.84
London Burnett	\$2,932.72
Tim McAdams	\$2,884.58
Karen McQuoid	\$2,824.80
Marinela Achim	\$2,796.86
Scott Remmey	\$2,791.98
Lily Tchen	\$2,695.76
Benjamin VanFossen	\$2,666.26
Charlie Kolassa	\$2,658.16
Joey Kennedy	\$2,474.83
Preeti Sahgal	\$2,445.38
Patricia Newell	\$2,385.62
Jose Lopes	\$2,376.79
Max Quasem	\$2,357.22
Daniel Portlechio	\$2,299.00
Samantha Chui	\$2,275.12
Melissa Lusk	\$2,238.74
James Schneider	\$2,188.15
Krista Thieme	\$2,184.24
David Jackson	\$2,142.12
Phillip Anderson	\$2,106.99
Rafique Harris	\$2,042.15
Bill Hayer	\$2,024.02
William Haefs	\$2,011.95
Michael Broker	\$2,003.24
Felili Maiava	\$1,999.39
Patrick Mazerolle	\$1,897.96
Helen Taylor	\$1,855.94
John Reason	\$1,836.01
Both Snow	\$1,829.28
Timothy Rose	\$1,824.32
Benjamin Eggen	\$1,802.74
Kevin Haines	\$1,749.54
Bert Feldman	\$1,744.22
Matthew Laughter	\$1,730.95
Marissa Pascual	\$1,730.71
Carla Miller	\$1,723.72
Sebastian Kázek	\$1,723.33
David Thornton	\$1,713.38
Sharon Ward	\$1,712.52
Alex Gonzalez	\$1,711.97
Omar Hashimi	\$1,687.46
Hyoungjun Kae	\$1,677.37
Crystal Reeves	\$1,667.05
Andrew Haskins	\$1,645.64
DeJuan Weatherall	\$1,632.90
Justin Smith	\$1,630.45
Naveen Eapen	\$1,606.64
Jesse Wise	\$1,579.14
John Hard	\$1,576.46
Crystal Jackson	\$1,575.89
Jennifer Wehrle	\$1,571.71
Daniel Orr	\$1,568.88
Kalisi O'Keefe	\$1,563.06
Rickie Sasser	\$1,553.42
Lorenzo Lameko	\$1,543.00
David Boshard	\$1,532.98

QUALIFIER	BONUS*
Raphael Bouchreau	\$1,512.29
Allan Munro	\$1,482.84
Heivello Pereira	\$1,482.36
Matthew Wolfanger	\$1,469.99
Martina Souto	\$1,457.60
Katherine Georgiou	\$1,453.61
Earle Harris	\$1,448.94
Garet Kan	\$1,432.69
Ewa Marinaccio	\$1,424.72
Gesardo Puerto	\$1,383.94
William Maruca	\$1,381.59
Theresa Bellagano	\$1,365.79
Joseph Larsen	\$1,365.25
Maera Pomare	\$1,344.46
Francisco Perez	\$1,344.54
Steve Surace	\$1,337.84
Hector Dessis	\$1,335.87
Chessa McKay	\$1,333.28
Rudi Camenzind	\$1,328.38
Rebecca Rushnok	\$1,326.20
Timothy Cruise	\$1,324.61
Julie Sarmiento	\$1,324.69
Russell Morris	\$1,316.99
Matthew Gonzales	\$1,316.38
Byron Paz	\$1,314.30
Michael Snow	\$1,313.86
Natalie Soboleva	\$1,312.33
Danielle Nurmeste	\$1,307.94
Arthur Westergren	\$1,281.22
Steven Edgell	\$1,278.75
Kyriacos Davis	\$1,277.38
Curt Snow	\$1,273.74
Lorena Barriere	\$1,272.35
Rosalie Zwicker	\$1,271.45
Agatha Salford	\$1,268.72
Robert Kanaan	\$1,257.39
Adam Ferguson	\$1,248.31
Thomas Craig	\$1,239.38
Bryan Miller	\$1,232.37
Michael Perkins	\$1,230.98
El McKenzie	\$1,230.86
Matthew Watson	\$1,224.23
Leonard Muhamamad	\$1,218.23
Raymond Risucci	\$1,209.82
Jonathan Ward	\$1,208.03
Willie Hayden	\$1,201.27
Alfred Brenner	\$1,200.62
Brian Blair	\$1,189.26
Judy Fox	\$1,177.24
Tracy Hatlen	\$1,172.64
Bradley Ellison	\$1,170.44
Derek Sandiford	\$1,112.97
Mario Payne	\$1,092.98
Albert King	\$1,084.76
Robert Seeber	\$1,051.06
Carlis Probstel	\$1,031.26
Michael VanDelft	\$1,032.98
Cynthia Kent	\$1,021.88
Matthew Sommers	\$1,019.82
Shamecka Nelson	\$1,016.95
Chad Neff	\$1,004.26
Michelle Walker	\$1,001.81
Anthony Michalek	\$991.39
Christopher Haacke	\$989.21
Jinzhou Zhao	\$961.71
Andre Abramovich	\$959.42
Thomas VanOsdol	\$956.11
Julie Aprahamian	\$947.28

QUALIFIER	BONUS*
Adriann Morales	\$941.48
Michael Mandella	\$933.49
Rory Crockett	\$901.28
Amanda Hathoo	\$893.96
Justin Germany	\$891.11
David Hannan	\$888.12
Moswen Taylor	\$883.29
Joshua Harris	\$881.54
Giovanna Nicotini	\$873.25
Dona Biale	\$866.75
Ted Schilling	\$866.17
Maria Esposito	\$866.07
Shiju Pushpamangalam	\$864.17
Guy Tomlinson	\$862.22
Andrea Barenholtz	\$858.75
Angelica DeSantos	\$846.92
Eric Duane Steinke	\$844.78
Kevin Wilson	\$840.69
Otis Washington	\$840.30
Richard Davis	\$827.04
Frank Jendusa	\$825.24
Lori Simpson	\$812.36
Karen Brown	\$811.01
Terrance Clark	\$804.59
Patricia Williams	\$803.98
Matthew Davison	\$798.19
Larry Chick	\$792.37
Yevgeniy Kashkin	\$785.32
Joaquin Santos	\$755.12
Rachael Klevis	\$748.01
Herbert Adams	\$744.78
Andrea Yee	\$735.39
Brian Liu	\$733.39
Alan Rosen	\$704.51
Brett Barnes	\$690.70
Goldie Wells	\$689.61
Ya Chu	\$687.54
Gregory Hayman	\$673.40
Alex Grakhov	\$671.89
Iryna Sushkova	\$671.58
Benjamin Ainscough	\$669.48
Bianca Zaragoza	\$664.45
James Aalders	\$648.49
Jared Andrews	\$638.29
Jennifer Stack	\$637.72
Karen Stockwell	\$634.15
Cassius Caron	\$633.00
Zackiye Tembi	\$632.02
Miguel Gomez	\$631.68
Jessica Cottrell	\$630.23
Gordon Moot	\$620.58
John Mureddu	\$619.86
Larry Bolinske	\$617.71
Dennis Tecombe	\$612.57
Blenda Chinn	\$609.88
Ran Tian	\$607.58
Oreti Nelson	\$602.44
Nicholas Horting	\$600.74
Tanya Glosser	\$600.22
Danielle Bryditzki	\$599.80
John Glodick	\$597.08
Derek Tam	\$596.64
Robert Tierney	\$595.38
Robert White	\$591.64
Debra McGee	\$587.73
Craig Friesen	\$586.21
Jacob Kitchen	\$583.75
Scott Rehberg	\$580.86

Retention Bonus

QUALIFIER	BONUS*
Linda O'Donnell	\$580.28
Ryan Hall	\$579.59
Manuel Padula	\$579.48
Scott Kohen	\$576.90
Christlan Janke	\$576.82
Shalin Patel	\$572.42
Mark Seidel	\$570.44
Carl Latorz	\$570.39
Paul Sandroni	\$565.48
Brian Tulowiecki	\$561.21
Vincent LaRocca	\$558.57
Antoinette Yellock	\$506.60
Irakli Tcheishvili	\$407.15
Samson Adetunji	\$405.38
Joseph Nibley	\$491.67
Gabriel Santos	\$490.15
Rita Haldinger	\$482.34
John Elkins	\$471.34
Alyhaia Marchuk	\$485.17
Phyllis Jones	\$464.99
Asmaa Aalla	\$450.30
Sharon Smith	\$431.52
Adrian Jones	\$419.83
Anita Facundo	\$419.39
Brooke Alexander	\$410.02
Richard Correa	\$415.72
Roderick Nelson	\$414.71
Amit Garg	\$413.68
Samuel Riley	\$412.19
Patrick Hinz	\$411.68
Conrad Kim	\$411.43
Richard Juhasz	\$411.34
Gerald Ward	\$409.22
Christopher Kotler	\$409.00
Elizabeth Davis	\$408.15
Cukub Emerich	\$405.23
Laura McCurry	\$403.92
Fatton Alramahi	\$402.90
Paul Samra	\$402.78
Angela Tallman	\$401.90
Dauren Kwong	\$397.43
Anthony Wright	\$396.32
Lamin Touray	\$393.55
Brady Pesola	\$393.32
Tammy Schroeder	\$393.17
Katrice Hunt	\$393.73
Lawrence Rhodas	\$393.67
Robby Whitley	\$393.11
Michael Sheets	\$386.68
Cyrus Thomas	\$384.64
Lalorynn Stack	\$383.35
Brian Leavy	\$382.49
Grandon Pleasant	\$381.66
Kelly Kyte	\$381.23
Joseph Owens	\$245.39
Jiwoe Sohn	\$244.82
Jeffrey Riess	\$244.14
Sujanyathie Fonseka	\$243.52
Dana Versine	\$243.78
Catherine Ruiz	\$243.20
Olga Aquino	\$233.63
Kenneth DePaz	\$227.44
Shannon Michael	\$227.31
Shelli Daniels	\$226.43

QUALIFIER	BONUS*
Raz Joshi	\$224.59
Meghana Aveya	\$224.09
Roxanne Regules	\$223.85
Brandon Wilson	\$221.98
Carlos Ramos	\$219.98
Erickson Bencosme	\$211.92
Paul Macalik	\$211.18
Aleksa Vanhorn	\$207.62
Shane Roy	\$203.40
Andrew Bailey	\$203.38
Angela Johnson	\$202.92
Chelsea Volles	\$201.08
Denise Cotto	\$198.64
Shawn Clarke	\$196.00
Dionne Konteh	\$195.87
Robert Webb	\$193.16
Barnard Foster	\$192.21
Roderick Lee	\$191.82
Danielo Gomez	\$191.28
Mathaniel Gray	\$188.88
Robert Williams	\$188.82
Nicole Gonzales	\$188.68
Thomas Good	\$187.12
Carmen Sanchez-Ramirez	\$187.06
Ricky Craig	\$186.70
Benjamin Sharp	\$183.26
Chelsea Frank	\$182.80
Judith Rodriguez	\$182.69
Richard Watt	\$182.33
Rosa Granados	\$181.37
Mark Beelaert	\$177.47
Frances Williams	\$175.17
Corbett Lawrence	\$174.00
Nichol Bautechka	\$173.94
Erick Rodriguez	\$173.52
Duane Arnold	\$173.30
Shirane Nelson	\$172.01
Curtis Berthle	\$170.92
Denise Neal	\$170.06
Amber Thompson	\$168.46
Jarrett Broom	\$168.11
Pamela Vasalik	\$168.05
Seth Isbell	\$166.38
Marquessa Allgood	\$166.22
Angela Judson	\$166.05
Marlin Whitney	\$165.43
Lauren Sims	\$164.38
Ferd Motamedias	\$163.75
Lakisha Jackson	\$163.67
Luther Chiswood	\$163.20
Jack Seitz	\$162.90
Andrea Leighton	\$161.85
Noel Ables	\$160.89
Darin Hershfeldt	\$160.58
Karina Elliott-Long	\$160.28
Shelley Burnett	\$160.20

Total Bonus Paid Out

\$324,215.59

December Bonus Qualifiers

Qualifier	Bonus
Mitchell Duplantis	\$3,894.63
Taina Lameko	\$3,292.76
James Palmes	\$2,708.55
Zachary Hart	\$2,658.36
Rosa Rigolo-Grubb	\$2,042.19
Rachel Arenas	\$1,889.36
Andrew Bishop	\$1,845.64
Lowely Johnson	\$1,575.89
Robert Kanaan	\$1,568.88
Scott Baker	\$1,506.47
Brandon Corkins	\$1,424.05
Brett Gryska	\$1,371.70
Raymond Osborne	\$1,264.46
Hope Hume	\$1,233.28
Sarah Wombec	\$1,207.94
Troy Plummer	\$1,201.92
Tony Foe	\$1,248.31
David Geery	\$1,224.23
Matthew Laughler	\$1,208.03
Karen McQuoid	\$1,177.14
Harpreet Gujral	\$1,084.76
Patrick Coughlin	\$1,031.76
Illan Alt	\$1,032.98
Cynthia Sittig	\$1,021.88
Rebecca Busdnok	\$1,016.95
Michael Zorn	\$1,004.76
Susan Inherness	\$1,001.81
Greg Prasker	\$992.96
Rita Handinger	\$991.39
Michael Braker	\$958.95
Grant Johnson	\$862.22
Rodney Ward	\$844.78
Matthew Melhorn	\$840.69
Robert Goides	\$825.24
Robert Harris	\$822.96
Trina Bosco	\$811.01
Darren Miller	\$804.59
Robert Hamilton	\$803.98
Jim Bianchi	\$734.51
Todd Lahn	\$690.70
Sandi Babcock	\$689.61
Dawn McElwain	\$637.72
Kelly Pascal	\$633.00
Ryan Tusler	\$632.62
David Garnett	\$620.23
Michael Wells	\$620.58
Robert Bingham	\$619.86
Roger Beals	\$607.56

Qualifier	Bonus
David Solomonov	\$602.44
Josh Killian	\$600.74
Demetrius Pashakidis	\$600.22
Steven Edgell	\$599.80
Shara Volodre	\$595.82
Richard Barbour	\$591.64
Eri LaBosiere	\$586.21
James Brennan	\$580.28
Laura Fisher	\$579.59
Reise Sanchez	\$579.48
Scott Kuben	\$576.90
Anthony Mutter	\$576.02
Scott Primm	\$573.91
Tejal Patel	\$572.42
Troy Topp	\$570.64
Agatha Salford	\$570.39
Rosanne Landon	\$491.67
Mireille Jallet	\$490.30
Justin Smith	\$433.52
Nadia King	\$432.21
Bector Desnik	\$419.83
Bradley Ellison	\$419.39
Steven DiChiaio	\$415.72
Jessica Cottrell	\$414.71
Sonny Gurney	\$412.19
Richard Davis	\$411.68
Amir Tedaghat	\$411.43
Kelvin McElmird	\$411.34
Brendt Kelsoe	\$409.22
Susan Schwiber	\$408.15
Mark Blevin	\$405.23
Jason Ryan	\$402.90
Benjamin Ego	\$401.78
Alex Kae	\$397.43
Stefan Johannsson	\$393.73
Jeremy Welch	\$393.11
Larry Bolende	\$383.25
Bradley Pleasant	\$381.66
Auspin Lauchev	\$381.23
Shirley Hollingsworth	\$373.44
Aaron Zavari	\$356.21
Andy Walters	\$244.82
Matthew Hering	\$244.14
William Hickey	\$243.32
Charlie Reeves	\$241.20
Luis Heredia	\$233.63
Corey Carbon	\$227.44
John West	\$227.31

Qualifier	Bonus
Michael Boyer	\$226.43
Byron Par	\$226.03
Roger Johnson	\$223.85
Devin Phillips	\$221.98
Marino Bata	\$219.98
Hussein Jones	\$211.92
Matthew Hemera	\$203.40
Nicholas Engler	\$202.92
Bianca Zaragosa	\$201.08
Vann Durham	\$198.64
Brailford Geddes	\$196.00
Stephanie Caccamo	\$195.87
David Ackerman	\$193.18
Rik Kupsky	\$192.21
Jason Mayer	\$191.82
Brandon Braun	\$188.88
Joshua Goines	\$188.82
Matthew Gonzales	\$188.68
Cheryl Foti	\$187.06
Samuel Laxala	\$181.26
Travis Price	\$182.80
Christopher Stephens	\$182.33
Laurence King	\$177.47
Larned Loveless	\$175.17
Sarah Sweeney	\$174.09
Scott Fenton	\$173.94
Brent Goble	\$170.92
John Farley	\$168.40
Richard Refano	\$168.31
Carmine Cappo	\$168.05
Justina Goodman	\$166.38
Ronald Sobers	\$166.22
Tiffany Frahm	\$166.05
Dale Kuntz	\$165.43
Hovhannes Termartirosian	\$163.75
Chessa McKay	\$163.67
Grant Wahlg	\$163.20
Wes Eiler	\$161.05
Matthew Hu	\$160.89
Lara Miller	\$160.58
Mark Goeman	\$160.28
Gabriel Feldmann	\$160.20

Total Bonuses Paid Out

\$87,925.38

